

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

John L Smith Jr
Lynetta M Smith
Debtor(s)

Case No. 09 B 08452

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/13/2009.
- 2) The plan was confirmed on 05/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/16/2010.
- 5) The case was Completed on 07/28/2014.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 70.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$7,368.14.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$42,783.74
Less amount refunded to debtor	\$446.80

NET RECEIPTS: **\$42,336.94**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,371.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,166.72
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,537.72**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	326.00	529.67	529.67	529.67	0.00
Cook County Treasurer	Secured	1,000.00	893.36	946.68	0.00	0.00
Credit Union 1	Unsecured	3,873.00	2,656.42	2,656.42	2,656.42	0.00
Dish Network	Unsecured	233.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	1,520.00	1,520.10	1,520.10	1,520.10	0.00
East Bay Funding	Unsecured	390.00	464.53	464.53	464.53	0.00
ECast Settlement Corp	Unsecured	786.00	911.70	911.70	911.70	0.00
ECast Settlement Corp	Unsecured	641.00	653.70	653.70	653.70	0.00
Fingerhut	Unsecured	0.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	415.00	1,120.72	1,120.72	1,120.72	0.00
JP Morgan Chase Bank NA	Unsecured	4,842.14	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	1,011.00	892.22	892.22	892.22	0.00
Peoples Energy Credit Union	Unsecured	2,293.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	781.00	821.38	821.38	821.38	0.00
Portfolio Recovery Associates	Unsecured	360.00	360.90	360.90	360.90	0.00
Rushmore Loan Management Services	Secured	161,534.00	160,196.63	160,196.63	0.00	0.00
Rushmore Loan Management Services	Secured	161,534.00	11,518.43	11,518.43	2,429.00	0.00
Santander Consumer USA	Secured	22,770.00	20,867.50	21,818.75	21,818.75	3,161.17
T Mobile USA	Unsecured	351.00	458.96	458.96	458.96	0.00
Verizon Business Network Services	Unsecured	0.00	NA	NA	0.00	0.00
Washington Mutual Providian	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$160,196.63	\$0.00	\$0.00
Mortgage Arrearage	\$11,518.43	\$2,429.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$22,765.43	\$21,818.75	\$3,161.17
TOTAL SECURED:	\$194,480.49	\$24,247.75	\$3,161.17
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,390.30	\$10,390.30	\$0.00

Disbursements:		
Expenses of Administration	<u>\$4,537.72</u>	
Disbursements to Creditors	<u>\$37,799.22</u>	
TOTAL DISBURSEMENTS :		<u>\$42,336.94</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/06/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.